OIPE JC139 NOV 13 2003 PATENT & TRADEMARK OFFICE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 5

Complete if Known	
Application Number	10/633,301
Filing Date	August 4, 2003
First Named Inventor	Paul HUNEAULT
Art Unit	3725
Examiner Name	
Attorney Docket Number	15886-1US IC/lil

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Document Number: Number – Kind Code[2] (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
/J.B./	1	US-6,003,018	12-14-1999	Richard O. Michaud et al.	
	2	US-6,275,814 B1	08-14-2001	Joseph E. Giansante	
	3	US-6,282,520 B1	08-28-2001	Felix Schirripa	
	4	US-5,799,287	08-25-1998	Ron S. Dembo	
	5	US-5,884,287	03-16-1999	Michael Edesess	
	6	US-5,999,918	12-07-1999	James Benjamin Williams et al.	
	7	US-6,012,044	01-04-2000	Jeff N. Maggioncalda et al.	
	8	US-6,405,179 B1	06-11-2002	Rebane	
	9	US-6,078,903	06-20-2000	Kealhofer	
	10	US-6,018,722	01-25-2000	Ray et al.	
	11	US-6,317,726 B1	11-13-2001	O'Shaughnessy	
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document: Country Code3 – Number4 – Kind Code5 (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant Of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T[6]
	1	CA 2 358 959	05-31-2001	Algorithmics International Corp.		
	2	WO 01/39005 A2	05-31-2001	Algorithmics International Corp.		

Examiner Signature	/Jason Borlinghaus/	Date Considered	12/06/2007

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Sheet 2 of 4

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T[2]
/J.B./	1	H. M. MARKOWITZ, Portfolio Selection, Journal of Finance, Vol. 7, No. 1, 1952, pp. 77-91	
	2	G.C. PFLUG, How to measure risk?, Modeling and Decisions in Economics: Essays in Honor of Franz Ferschl, Physica-Verlag, 1999	
	3	D. NAWROCKI, A Brief History of Downside Risk Measures, Journal of Investing, Vol. 8, No. 3, Fall 1999, pp. 9-25	
	4	V. S. BAWA, Optimal Rules for Ordering Uncertain Prospects, Journal of Financial Economics, Vol. 2, No. 1, 1975, pp. 95-121	
	5	P. C. FISHBURN, Mean-Risk Analysis with Risk Associated with Below Target Returns, American Economic Review, Vol. 67, No. 2, 1977, pp. 116-126	
	6	BASLE, Basle Committee on Banking Supervision, Amendment to the Capital Accord to Incorporate Market Risks, Federal Reserve System, 1996	
	7	J. ENGEL and M. GIZYCKI, Conservatism, Accuracy and Efficiency: Comparing Value-at-Risk Models, Working paper 2, Policy Development and Research, Australian Prudential Regulation Authority, Reserve Bank of Australia, March 1999	
	8	D. HENDRICKS, Evaluation of Value-at-Risk Models using Historical Data, Federal Reserve Bank of New York Economic Policy Review, April 1996	
	9	D. HENDRICKS and B. HIRTLE, Bank Capital Requirements for Market Risk: the Internal Models Approach, Federal Reserve Bank of New York Economic Policy Review, December 1997	
↓	10	I.N. KHINDANOVA and S.T. RACHEV, Value-at-Risk: Recent Advances, Handbook on Analytic-Computational Methods in Applied Mathematics, CRC Press, 2000	

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(use as many sheets as necessary)				Examiner Name	
Sheet	3	of	4	Attorney Docket Number	15886-1US IC/III

/J.B./	11	P. ARTZNER, F. DELBAEN, J.-M. EBER and D. HEATH, Coherent Measures of Risk, Mathematical Finance, Vol. 9, No. 3, 1999, pp. 203-228	
	12	P. ARTZNER, Application of Coherent Risk Measures to Capital Requirements in Insurance, North American Actuarial Journal, Vol. 3, No. 2, 1999, pp. 11-25	
	13	F. BLACK and M. SCHOLES, The Pricing of Options and Corporate Liabilities, Journal of Political Economy, Vol. 81, No. 3, May/June 1973, pp. 637-654	
	14	C. ACERBI and D. TASCHE, On the Coherence of Expected Shortfall, Journal of Banking and Finance, Vol. 26, No. 7, July 2002, pp. 1487-1503	
	15	P. EMBRECHTS, S.I. RESNICK and G. SAMORODNITSKY, Extreme Value Theory as a Risk Management Tool, North American Actuarial Journal, Vol. 3, No. 2, April 1999, pp. 30-41	
	16	A. SEN, Poverty: an Ordinal Approach to Measurement, Econometrica, Vol. 44, No. 2, March 1976, pp. 219-231	
	17	F. EGGERS, A. PFINGSTEN and S. RIESO, Three Dimensions of Shortfall Risk: Transformation and Extension of Sen's Poverty Index, 9th Symposium on Finance, Banking and Insurance, Universität Karlsruhe (TH), Germany, December 2002	
	18	P. ALBRECHT, Shortfall Returns and Shortfall Risk, Proceedings AFIR, Colloquium of the International Actuarial Association, Orlando, 1994, pp. 87-110	
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	20	J.-P. BOUCHAUD and M. POTTERS, Basic Notions in Probability, Chapter 1 in Theory of Financial Risks: From Statistical Physics to Risk Management, Cambridge University Press, October 2000, 232pp.	
↓	21	A.D. ROY, Safety First and the Holding of Assets, Econometrica, Vol. 20, No. 3, 1952, pp. 431-449	

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Sheet	4	of	4	Attorney Docket Number	15886-1US IC/lil

/J.B./	22	W.F. SHARPE, Mutual Fund Performance, Journal of Business, Vol. 39, No. 1, 1966, pp. 119-138	
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	25	S. BENARTZI and R.H. THALER, Risk Aversion or Myopia ? Choices in Repeated Gambles and Retirement Investments, Management Science, Vol. 45, No. 3, March 1999, pp. 364-381	
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